

09/24/03
461 U.S. PTO

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1855-1930

W.K. Richardson
1859-1951

FISH & RICHARDSON P.C.

September 24, 2003

Attorney Docket No.: 13801-002001

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22388 U.S. PTO
10/669929
09/24/03

Mail Stop Patent Application

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Presented for filing is a new patent application claiming priority from a provisional patent application of:

Applicant: BRUCE NAPPI

Title: EFFECTING FINANCIAL TRANSACTIONS

Enclosed are the following papers, including those required to receive a filing date under 37 CFR §1.53(b):

	<u>Pages</u>
Specification	106
Claims	19
Abstract	1
Declaration	1
Drawing(s)	8

Enclosures:

- Postcard.
- Assignment Cover Sheet and Assignment (3 pages/\$80.00)
- Information Disclosure Statement (9 pages)
- Form 1449 (1 page/2 Refs.cited)
- Request for NonPublication (1 page)

Under 35 USC §119(e)(1), this application claims the benefit of prior U.S. provisional application 60/414,073, filed September 27, 2002.

Basic filing fee	\$375
Total claims in excess of 20 times \$9	\$1053
Independent claims in excess of 3 times \$42	\$588
Fee for multiple dependent claims	\$0
Total filing fee:	\$2016

CERTIFICATE OF MAILING BY EXPRESS MAIL

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Commissioner for Patents

September 24, 2003

Page 2

This application is entitled to small entity status under 37 CFR 1.27.

A check for the filing fee is enclosed. Please apply any other required fees or any credits to deposit account 06-1050, referencing the attorney docket number shown above.

If this application is found to be incomplete, or if a telephone conference would otherwise be helpful, please call the undersigned at (617) 542-5070.

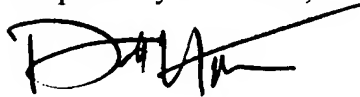
Kindly acknowledge receipt of this application by returning the enclosed postcard.

Please direct all correspondence to the following:

26161

PTO Customer Number

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'D. Feigenbaum', with a long horizontal line extending from the end of the signature.

David L. Feigenbaum

Reg. No. 30,378

Enclosures

DLF/lja

20730123.doc

**REQUEST AND CERTIFICATION
UNDER
35 U.S.C. 122(b)(2)(B)(i)**

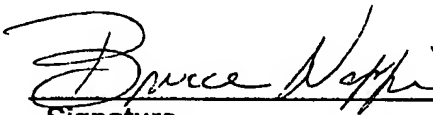
First Named Inventor Bruce Nappi

Title EFFECTING FINANCIAL TRANSACTIONS

Atty Docket Number 13801-002001

I hereby certify that the invention disclosed in the attached application **has not and will not** be the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing. I hereby request that the attached application not be published under 35 U.S.C. 122(b).

Sept 24, 2003
Date


Signature

Bruce Nappi
Typed or printed name

This request must be signed in compliance with 37 CFR 1.33(b) and submitted with the application **upon filing**.

Applicant may rescind this nonpublication request at any time. If applicant rescinds a request that an application not be published under 35 U.S.C. 122(b), the application will be scheduled for publication at eighteen months from the earliest claimed filing date for which a benefit is claimed.

If applicant subsequently files an application directed to the invention disclosed in the attached application in another country, or under a multilateral international agreement, that requires publication of applications eighteen months after filing, the applicant **must** notify the United States Patent and Trademark Office of such filing within forty-five (45) days after the date of the filing of such foreign or international application. **Failure to do so will result in abandonment of this application (35 U.S.C. 122(b)(2)(B)(iii)).**